Searching for Property Right for the Homeless in a Mega City – Will House Sharing in a Social Housing Work?

Solomon Akinbogun, Clinton Aigbavboa, Trynos Gumbo

(Solomon Akinbogun, University of Johannesburg, Department of Construction Management and Quantity Surveying; Johannesburg, South Africa, akinbogunpelumi@yahoo.com)

(Clinton Aigbavboa, University of Johannesburg, Construction Management and Quantity Surveying; Johannessburg, South Africa, caigbavboa@uj.ac.za)

(Trynos Gumbo, University of Johannesburg, Town and Regional Planning; Johannesburg, South Africa, tgumbo@uj.ac.za)

1 ABSTRACT

Access to a home by way of owner occupier, lease and social security is an inherent right of man. However, homelessness is a visible social problem which occurs to varying degrees all over the world. A recent attempt to encourage sharing of unoccupied rooms through a proposed extra bedroom tax allowance among council tenants was strongly resisted in Britain in 2013. This paper attempt to carry out an empirical study to examine the peoples' take on a proposed sharing option among tenants of a public housing Estate in a Mega City where homelessness is rife and continually spreading. Using Lagos as an example, data were collected from 76 household tenants of a government owned residential estate in Ikeja. It applies Factor Analysis to analyse the factors affecting peoples' attitude to the home sharing option. Findings reveal that the major factors affecting decisions to share are issues of rent payment, bills payment, conflicts and chores, although all other factors are related although their contribution is insignificant. Also, 57 of the respondents do not have a spare room to share while those with extra unoccupied rooms are unwilling to share. The policy implication is that people cherish their privacy more particularly when they are paying a mid-market rent. It recommends the provision of more social housing to enhance the accessibility of property rights of the homeless.

Keywords: property right, homeless, sharing, public housing

2 INTRODUCTION

The problem of inadequate housing is a major challenge especially among the low income group. The housing need in Africa in cities are mainly driven by massive rural-urban migration, high birth rate and imbalance in economic opportunities (See Ajala, 2005; Jiboye&Omoniyi, 2010). Despite this rapid population increases, addition to the housing stock, as well as poor state and inadequate urban housing infrastructures are common (Aguda&Ajala, 1998; Jiboye, 2009). More than one billion people (about one fifth of the world's population) are faced with secondary homelessness (United Nations Centre for Human Settlement, 2007). According to a release by WRI(2017), about 1.2 billion people do not have access to affordable and secure housing in the cities. This figure is projected to grow to 1.6 billion people in the year 2035 if the situation remains unchecked. It is more challenging in the global south, especially in the mega-cities of which Lagos is a prime example. Lagos is the commercial nerve capital city of Nigeria and currently a home to over 20 million people. The population growth is estimated at 21 million in 2018, however the housing need remains largely unmet. With this shortage and the exorbitant house rents, many residents are forced to seek shelter in awkward places. A typical example of the secondary homeless community in Lagos is Makoko. It has over 80,000 population with a majority residing in makeshift houses on stilts in the lagoon. The residents lack access to basic amenities, and record the highest number of children who are out of school in Lagos. In recognition of their secondary homelessness, the government has undertaken a frantic effort to demolish the structures along the waterways. On a few occasions, however, no alternative place of abode were provided.

The term homeless has been defined in several ways, however it is broadly defined as street sleepers, those living in poor conditions in the squatter settlements and places considered as affront to human dignity. The United Nations Statistical Division (UNSD; 2008) groups homelessness into two broad categories. First primary homelessness (or rooflessness) which includes persons living in streets or without a shelter or living quarters. Secondly. secondary homelessness; it includes persons with no place of usual residence who move frequently between various types of accommodation and persons usually resident in long-term 'transitional' shelters or similar arrangements for the homeless. This category also includes persons living in private dwellings but reporting 'no usual addresses on their census form. This study is restricted to a search of

property right for the latter category of the homeless. As public intervention in housing supply cannot meet the need, the study aims to explore house sharing options. Prime to the study is the question of the factors affecting the feasibility of this option as a viable solution to ameliorate housing for the secondary homeless.

2.0   Government Commitment to Eradicating Homelessness in Nigeria

The importance of housing to man is recognised by governments and non-governmental organisations all over the world and has been well rehearsed in literature. In 1948 the United Nations made a milestone declaration which sees adequate housing as a Human Rights Theoretically, this affirms the fundamental human right to a place of residents which should meet his emotional, psychological need for survival and comfort. This premise mandates the government of every nation to take appropriate steps to ensure the realisation of this right.

Figure 1: Map of Metropolitan Lagos Showing the Location of Ikeja. Source: Map – Bohr (2006)

Documented evidence of government efforts at reducing homelessness in Lagos could be traced to the establishment of the Lagos Executive Development Board [LEDB] in 1950's. It provided a total of 4,502 units of housing between 1955 and 1972. This could not meet the need of the population which grew form 1.4 million in 1963 to 3.5 million in 1972. The board was dissolved in 1972, and its functions were transferred to Lagos State Development and Property Corporation (LSDPC). The LSDPC provided a total of 10, 000 units of low income housing. The corporation experiences a remarkable contribution to housing provision in 1979. In the year 1992, 17,000 units were already provided in different locations within the city which includes Abesan (4,272 units), AmuwoOdofin (2,068), Iba(1, 560) Ijaye (812), Ijeh (62), Isolo (3,632), Ojokoro (534), Mayaki 2009]. Between 2007 and 2015, it provided 597 housing units at different locations in the city. Despite this, homelessness is a reality in many countries and has been driven largely by high rate of population growth, migration, lack of planning and poverty.

Lagos is one of the largest cities in Nigeria and one of the mega-cities in the world. It was the capital city of the country before it was replaced with Abuja on 12th December, 1991. However, Lagos remains the commercial nerve centre of Nigeria. The city is a typical example in the history of growth and development of urban areas in Nigeria. Lagos State comprises twenty local government council areas out of which sixteen form metropolitan Lagos. The Ikeja Local Government area is one of them. Ikeja is both the administrative capital and Headquarters of Ikeja Local Government Council Area of Lagos State. Ikeja has a total land area of 49.92km sq. and it is one of the most popular places within the State. It comprises residential and commercial towns with offices, shopping malls, pharmacies and government reservation areas.

2.1 Housing Financing and Enhancement of Property Right in Nigeria

According to the World Bank (2016), the housing deficit in Nigeria has been estimated at up to 17 million units. In Lagos alone, the need for housing rises by 20% per year. The government contribution through

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direct involvement in housing provision is largely insignificant. Currently, the government placed more emphasis on its indirect role with specific focus on an enabling environment for intending homeowners. In this, the government provides and facilitates the provision of fund directly through its agent, the Federal Mortgage Bank and other private financial institutions. According to a CBN (2012) report, access to long-term funds is a major impediment to the growth of mortgage finance in Nigeria. The lack of access to long-term funds also prevents lenders from making the necessary investments in staff and systems to establish large-scale mortgage lending operations. Popoola&Alamu (2016) examined the role of government in housing financing and the challenges associated with it. The study found that the finance system used by the government has not been effective.

This includes 10% - 30% equity contribution, maximum tenures of only 10-25 years, high interest rates of 22% and the non-availability of long-term funding for housing development. Anidiobu et al 2018 also examined the impact of mortgage finance on housing delivery in Nigeria using a set of data on housing supply for 15 years. It applied an ordinary least square (OLS) estimation model and found a significant impact of mortgage deposits on housing delivery in Nigeria. The study found that inadequate supply of mortgage finance to the sector stifles its contribution. CBN (2015) provided an overview of mortgage financing in Nigeria and articulated the impact of various housing reform measures. Adedokun, Akinradewo, Adegoke, & Falemu, et al. (2012) examined the contribution of the Federal Mortgage bank of Nigeria to housing provision in Nigeria using a set panel data collected from the bank. The study found that an insignificant number of mortgagors have been able to access funds from the bank. It also reveals a mismatch between the amount applied for, and the actual amount approved and released to applicants. Similarly, Atamewan, Eyo and Efanga (2017) examined the availability and accessibility of mortgage finance towards the housing delivery system in Nigeria. It collected data from 320 staff of Cross River University of Technology through questionnaires. The study found that access to mortgage remains a key challenge for housing delivery in Nigeria. This is coupled with an equity contribution requirement of 10% - 30% and a short term repayment period at 22% interest rate which is beyond the reach of many intending home owners. This is also corroborated by the Housing finance Network (2013), which revealed that conventional interest rates are historically high and extremely variable from lender to lender with prime mortgage rates reaching 25 per cent at some financial institutions in 2013. Considering the problem of housing finance found in the previous studies, it suggested that national housing finance should be viewed as a national responsibility, involving both the private and public sectors. The private sector should, therefore, be encouraged to provide the bulk of actual loanable funds for the housing of middle income and upper income groups. Considering the government's inability to meet the housing need of the urban dwellers through direct and indirect involvement, this study seeks to explore the sharing option in a public owned residential estate. House sharing is a popular concept among young tenants in private rented apartments in the UK, US and China. However, empirical studies in this regard are quite limited. Among these studies is the work of Bricocoli and Sabatinelli (2016). Their study examined the unfriendly housing model of young graduates in a Mediterranean welfare context. It focused on the growing phenomenon of house sharing as a housing panacea to homelessness. The study found that young people shared houses largely due to economic constraints with varying experience of sharing. Some are unhappy to share a house with a stranger whilst others had mutual benefits with known flat mates. In response to declining housing affordability, Wang and Otsuki (2016) examined the popular house sharing model among young people in Beijing China. It examined the house-sharing conditions and the social interaction among partners, their living habits, space requirements and their attitudes to the sharing of living space and the residential environment. In consonance to Bricocoli and Sabatinelli (2016), the study found that financial constraint is the major reason for sharing and residents are mostly unrelated singles. Despite accessibility to basic needs, the level of satisfaction among flat mates is significantly low.

3 DATA AND RESEARCH METHOD

This study applied survey research which involves the use of a close ended questionnaire to collect data from the respondents. The questionnaire was randomly distributed to residential households in Millennium estate, Ikeja, Lagos state. These questionnaires were distributed to 84 residents to collect data on their experiences with regard to sharing a vacant room with a person suffering from secondary homelessness. A total of 76 valid responses were gathered from the 84 questionnaires distributed in the survey.

Data on factors affecting house sharing were collected on the five Likert scale. It comprises of Highly Significant (5), Significant (4), Undecided (3), Insignificant (2), and Highly Insignificant (1) which shows the level of significance of certain factors influencing their decision to share a vacant room in their flat. Based on the level of significance of these factors, weighted mean analysis was used to determine the mean score of their responses which show the level of significance of the factors. Weighted mean (Wm) factors are rated against a predefined scale which assists in assessing the significance of each factor as well as their ranking.

$$WMS = \frac{5n5 + 4n_4 + 3n_3 + 2n_2 + 1n_1}{N}$$

Where n5 = "Highly Significant", n4 = "Significant", n3 = "Undecided", n2= "Insignificant", n1= "Highly Insignificant" and N = Total number of respondent.

The weighted mean analysis was subjected to factor analysis in order to determine those related factor than can be grouped together. Factor analysis and the KMO test and Bartlett's test of sphericity was run to check if data is adequate and appropriate for factor analysis.

4 RESULT AND DISCUSSION

The socio-economic characteristics of the respondents, residents of Millennium estate, Ikeja, Lagos. The survey revealed that 53.9% of the respondents are male while 46.1% of the respondents are female. The table reveals that 31.6% of the respondents are between the ages of 20-30 years, 43.4% are between the ages of 31-40 years, 14.5% are between the ages of 41-50 and 10.5% are 51 years and above. Further, 32.9% of the respondents are single, 51.3% are married, 6.6% are divorced, 5.2% are widowed and 3.9% did not reveal their marital status. In addition, the table reveals that 2.6% of the respondents have no formal education, 1.3% have primary education, 14.5% have secondary education while 81.6% have tertiary education. The data on vacant rooms is shown Table 1. The table reveals that 31.6% representing 18 respondents of the 57 respondents that have shared a residential unit before do have extra space in their apartment that could be shared while 68.4% representing 39 respondents of the 57 respondents who have shared a residential unit with a stranger before do not have extra space in their apartment that could be shared. Findings show that a majority of the respondents do not have extra space to share.

Response	Frequency	Percentage
Yes	18	31.6%
No	57	68.4%
Total	76	100%

Table 1: Availability of Extra Space

Table 2 shows the decision of respondents in the study area if they would like to share a residential unit with a flat mate if possible. The table reveals that 21% representing 4 respondents of the 19 respondents that have not shared a residential unit before would like to share a residential unit if possible, 10.5% representing 2 respondents of the 19 said maybe, 21.0% representing 4 respondents were indecisive and 47.5% representing 9 respondents of the 19 respondents that have not shared a residential unit with a stranger before would not like to share their apartment even if it is possible. Thus it can be deduced that majority of these respondents are not willing to share their apartment with a flat mate even if it is possible.

	Frequency	Percentage (%)
Yes	4	21.0%
Undecided	4	31.5%
Never	9	47.5%
Total	19	100%

Source: Field Survey 2017

Table 2: Decision of Respondents to share residential unit if possible

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4.1 Factors Influencing Respondents' Decision to House Sharing

The ranking of the factors influencing the decision to share a vacant room is shown in Table 3. The response shows the weighted mean analysis of the various factors influencing the decisions of respondents in the study area about flat sharing. From the analysis shown in the table above, "Paying of rent" rank 1st with a mean score of 4.51 as the major factor influencing the attitudes of respondents towards flat sharing in the study area. This is followed by "Paying bills" which ranked 2nd with a mean score of 4.42. The problem of conflict comes ranked 3rd with a mean score of 4.27. Difference in mannerism" ranked 4th with a mean score of 4.25 while house chores ranking 5th with a mean score of 3.99. Interpersonal relationship and Mood susceptibility" ranking 6th with a mean score of 3.77. "Need for extra space" ranked 7th with a mean score of 3.65, followed by the "Culture of the flat mates" ranking 8th with a mean score of 3.28, followed by "Differences in religion" ranking 9th with a mean score of 3.24. "Differences in personality" rank 10th with a mean score of 3.23, followed by "Differences in values" ranked 11th with a mean score of 3.03 while the age bracket between the flat mates rank 12th with a mean score of 2.80 on the ranking scale showing the factors influencing the attitude of respondents to flat sharing. Hence from this analysis, it can be deduced that the major factors influencing residents' attitude in the study area to flat sharing is the challenge of rent payment, bill payment and issue of conflicts while the least factor is the Age bracket.

Factors		HS	S	U	I	HI	TOT	Mean	Rank
				Frequency/Percent					
Paying rent	(F)	50	14	10	2	-	76	4.51	1st
Paying bills	(F)	48	15	6	4	3	76	4.42	2nd
Conflicts	(F)	42	19	7	6	2	76	4.27	3rd
Differences in mannerism	(F)	43	17	7	7	2	76	4.25	4th
House chores	(F)	32	22	10	7	5	76	3.99	5th
Mood susceptibility	(F)	34	11	14	8	9	76	3.77	6th
Need for space(F)		25	20	9	21	1	76	3.65	7th
Culture/ Tribal differences	(F)	11	29	6	28	2	76	3.28	8th
Religion differences	(F)	9	27	13	28	2	76	3.24	9th
Differences in personality	(F)	11	27	8	20	4	76	3.23	10th
Differences in Values	(F)	10	21	9	31	5	76	3.03	11th
Age bracket	(F)	5	19	13	32	7	76	2.80	12th

Table 3: Ranking of Factors Affecting House Sharing

4.2 Grouping of the Factors Influencing Decision to Share

The Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's Test of Sphericity are presented in table 4 above. Kaiser-Meyer-Olkin (KMO) measure is performed to check the degree of inter-correlation among the items and the appropriateness of factor analysis. Kim and Mueller (1978) suggested that KMOs in the range of 0.5-0.6 are considered poor, those in the range of 0.6-0.7 are average, those in the range of 0.7-0.8 are considered good, 0.8-0.9 are great and values greater than 0.9 are superb. From Table 4 above the KMO values obtained is greater than 0.6 which indicates that the data is adequate and appropriate for factor analysis. The Bartlett's Test of Sphericity in table 16 above shows an approximate Chi-Square of 324.080 with a degree of freedom (Df) of 66 and a significant level of .000. This is an indication that the sample used is adequate and factor analysis can be used for the data.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.686
Bartlett's Test of Sphericity	Approx. Chi-Square	324.080
	Df	66
	Sig.	.000

Table 4:KMO and Bartlett's Test

Table 7 in the appendix shows the communalities which shows the various initials and extractions of the various factors influencing attitude of respondents to flat sharing. The table shows that all the factors all have initials of 1 and varied extractions.

The corresponding scree plot of eigenvalues is displayed in Figure 1.

The scree plot shows that after the first two components, the difference between the second and the third eigenvalues increased (i.e. the curve steepened) and then declined gradually (i.e. the curve flattened) and became less than 1.0 after component four. The eigenvalue for the fourth component is barely over 1 at 1.027. The first component explains 26.07% of the total variance at 3.129, while the second explains 23.59% of the total variance at 2.83. The third component explains 12.05% of the total variance at 1.44 while the fourth component explains 8.55% of the total variance at 1.027. There is a sharp decline between component 2 and component 3 and right after component four, the line graph tends towards almost being flattened, meaning that each successive factor is accounting for smaller and smaller amounts of the total variance. Thus, these twelve variables (factors influencing attitude to flat sharing) can be reduced to four components as the major factors influencing the attitude of respondents to flat sharing while the other factors contributed in small measures. These factors include rent payment, bill payment, conflicts and chores.
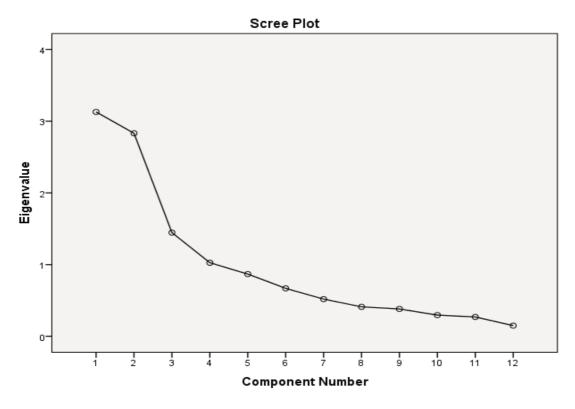

Figure 2: Scree plot is showing the relationship between the component/factor and their eigenvalue.

Principal Component Analysis was conducted and four components were extracted for the supply factors and four components for demand factors using Kaiser's criteria, which retains only those components whose variance is greater than 1.0. Principal axis factor analysis with varimax rotation was conducted to assess the underlying structure for the 12 factors influencing attitude to flat sharing. (The assumption of independent sampling was met. The assumption of normality, linear relationships between parts of the variables, and the variables' being correlated at a moderate level were checked.) The varimax rotation was applied to the components to ensure the components were uncorrelated. These four components for the supply factors explained over 70% of the variation in the data. After rotation, the first factor accounted for 25.701% of the total variance, the second factor accounted for 18.501% of the total variance resulting to a cumulative of 44.203%, the third factor accounted for 15.561% of the total variance resulting to a cumulative of 59.763% and the fourth factor accounted for 10.519% of the total variance resulting to cumulative of 70.283%. Hence the four components resulted in a cumulative variance of 70.283%. These factors are "Rent payment", "Bills payment", "Conflicts", and "Difference in mannerism". The figure below displays the factors and component loadings for the rotated components, with loadings less than .30 omitted in order to improve clarity.

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.129	26.079	26.079	3.084	25.701	25.701
2	2.832	23.597	49.675	2.220	18.501	44.203
3	1.446	12.052	61.728	1.867	15.561	59.763
4	1.027	8.555	70.283	1.262	10.519	70.283
5	.869	7.239	77.521			
6	.669	5.577	83.098			
7	.519	4.325	87.424			
8	.411	3.429	90.853			
9	.382	3.181	94.034			
10	.296	2.469	96.503			
11	.270	2.251	98.754			
12	.150	1.246	100.000			

Extraction Method: Principal Component Analysis.

Table 5: Total Variance Explained.

Principal components analysis with varimax rotation was conducted to assess how the twelve "factor" variables clustered. The assumption of independent sampling was met. The assumptions of normality, linear relationships between pairs of variables, and the variables being correlated at a moderate level were checked. The table below displays all the factors and factor loadings for the rotated components/factors with loading less than .30 omitted to improve clarity. The first factor which seems to index rent payment had strong loadings on the first four factors with loadings ranging from .875 to .682. Chores factor had its highest loading from the first factors but had a strong cross–loading over -.4 on the difference in mannerism factor. The second factor, which seemed to index bills payment, had high loadings on the next three factors with loadings .791, .789 and .724 on "mood susceptibility", "differences in personality" and "difference in religion" respectively. "Difference in personality" had its highest loading from the second factor but had a weak cross-loading over .3 on "difference in mannerism" factor. Likewise, "difference in value" had its highest loading from the second factor but had a weak cross-loading over .30 from the fourth factor (difference in mannerism factor).The third factor which seemed to index conflict had high loadings on the next three factors with loadings .882, .855 and .538 on "difference in religion", "culture", and "age bracket" respectively. Age bracket had its highest loading from the third factor but had a closely strong cross-loading of .535 on the second factor (bills payment).The fourth factor which index difference in mannerism had strong loadings of .789 on the last factor. Similarly as stated before, the fourth factor had a strong loading of -.440 on the fifth factor and it also had a weak loading of .363 and .398 on the seventh and eight factors (difference in personality and difference in value) respectively.

	Component			
	1	2	3	4
paying rent	.875			
paying bill	.807			
Conflict	.757			
differences in mannerism	.748			
Chores	.682			
mood susceptibility		.791		
different in personality		.789		
differences in value		.724		
differences in religion			.882	
Culture			.855	
age bracket			.538	
need for space				.789

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.a

a. Rotation converged in 5 iterations.

Table 6: Rotated Component Matrixa

Regardless of whether a respondent has an occupied room or not, the study appraises the general opinion on sharing. The result is displayed in figure 2. The chart shows that a majority of the respondents are not disposed to the arrangement. This is followed by 57 of the respondents who are undecided and 12 of the respondents who are willing to share.
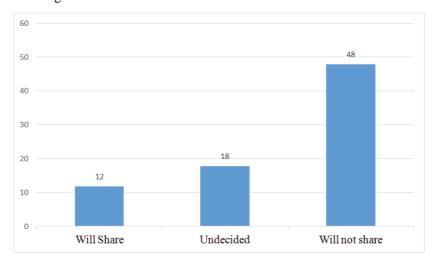

Figure 3: Respondents Decision to House Sharing

5 CONCLUSION

The right to housing is fundamental, however there is a mismatch between the existing stock and need. This makes secondary homelessness a common place, particularly in the mega-cities. Previous studies show that the roles of government in housing in Nigeria has shifted from direct provision of housing to provision of an enabling environment for intending home owners through mortgage. Only little has been achieved. This study provides the first empirical study to examine the viability of home sharing in a public residential housing estate to reduce secondary homelessness in Lagos. While the sharing option is somewhat visible, a majority of the respondents have no extra space or room that could be shared. For those with a vacant a room in their residence, payment of rent ranked first among the factors affecting sharing. From the weighted mean analysis, the major factors influencing the attitude of residents of the millennium estate to flat sharing are issues of rent payment, bills payment, conflicts and differences in mannerism. From the factor analysis, four major factors were extracted by the principal component analysis. These major factors include issues of rent payment, bills payment, conflicts and chores. Although all other factors are related they contributed only in small measures. From the factor analysis (Rotation Method: Varimax with Kaiser Normalization), the major factors contributing to the attitude of respondents to flat sharing are issues of rent payment, bill payment, conflict and difference in mannerism. Although, the acceptability of the sharing is quite limited, more emphasis on public housing will enhance the option.

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7 APPENDIX I

	Initial	Extraction
Culture	1.000	.745
age bracket	1.000	.582
difference in religion	1.000	.784
different in value	1.000	.731
different in personality	1.000	.771
different in manner	1.000	.671
mood susceptibility	1.000	.708
paying rent	1.000	.811
paying bill	1.000	.666
need for space	1.000	.668
Conflict	1.000	.613
Chores	1.000	.684

Extraction Method: Principal Component Analysis.

Table 7: Communalities